

REMARKS:

Claims 2-8, 10-18, and 20-44 are currently pending in the application.

The Office Action indicates that claims 2-8, 10-18, and 20-44 stand rejected under 35 U.S.C. § 112, second paragraph. The Office Action indicates that this rejection is based on claims 6, 15, 25, and 44 each reciting "a business process" rather than "the business process."

By this Amendment, each of claims 6, 15, 25, and 44 has been amended to overcome this rejection.

Accordingly, it is respectfully submitted that claims 6, 15, 25, and 44, as amended, as well as their dependent claims, comply with the requirements of 35 U.S.C. § 112. It is respectfully requested that the rejection of claims 2-8, 10-18, and 20-44 be reconsidered and withdrawn.

Since the Office Action presents or maintains no other rejections of claims 2-8, 10-18, and 20-44, it is noted that these claims are in condition for allowance. Early reconsideration and a Notice of Allowance are therefore earnestly solicited.

CONCLUSION:

No fees are deemed to be necessary; however, the undersigned hereby authorizes the Commissioner to charge any additional fees that may be required, or credit any overpayments, to Deposit Account No. **500777**.

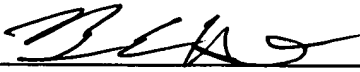
If an extension of time is required to enable this document to be timely filed and there is no separate Petition for Extension of Time filed herewith, this document is to be construed as also constituting a Petition for Extension of Time Under 37 C.F.R. § 1.136(a) for a period of time sufficient to enable this document to be timely filed. Any fee required

for such Petition for Extension of Time should be charged to Deposit Account No. 500777.

Please link this application to Customer No. 53184 so that its status may be checked via the PAIR System.

Respectfully submitted,

13 SEPT 2005
Date


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ATTORNEYS AND AGENTS FOR APPLICANT